

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		09505619	
	Filing Date		2000-02-16	
	First Named Inventor	Ronald Katz		
	Art Unit	3625		
	Examiner Name	Yogesh C. Garg		
	Attorney Docket Number	PAT-009B		

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	1	Santi, Albert, Encyclopedia of Mortgage and Real Estate Finance, 01-1998, Mortgage Bankers Association of America's Real Estate Finance Press, Revised Edition, pgs. 213 & 218.	<input checked="" type="checkbox"/>
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STATEMENT BY APPLICANT**
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☐ See attached certification statement.

☐ Fee set forth in 37 CFR 1.17 (p) has been submitted herewith.

☐ None

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A signature of the applicant or representative is required in accordance with CFR 1.33, 10.18. Please see CFR 1.4(d) for the form of the signature.

Signature	/Raffi Gostanian/	Date (YYYY-MM-DD)	2006-03-22
Name/Print	Raffi Gostanian	Registration Number	42595

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